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From: Peter Leppik ([leppik@seidel.ncsa.uiuc.edu](mailto:leppik@seidel.ncsa.uiuc.edu))

Search Result 1

Subject: Re: Credit Cards with Internet Fraud Insurance

[View: Complete Thread \(8 articles\)](#)

[Original Format](#)

Newsgroups: [comp.society.privacy](#)

Date: 1996/06/08

arlenelea@aol.com (Arlene Lea) wrote: When we got the new ones, there was a sticker saying to call in to activate the cards. Called the number, was told by a computer voice to punch in the **card** number and that's it. No questions of social **security** number, date of birth, mother's maiden name, \*nothing\* - just a computer voice saying punch in the numbers.

① First request attempt  
using

Discover (and several other **credit card** companies) apparently now uses the caller-ID feature of 800 numbers for **credit card activation**. When you call their 800 number, they capture the number you're calling from and compare it to the phone number you gave on your **credit** application. If the numbers match, they assume that the right person is activating the **card** (on the assumption that if someone stole the **card**, they wouldn't also break into your house to use your phone).

If they don't match, then a human operator will ask for additional identification, such as mother's maiden name. User level

I had this happen to me once, after I moved and didn't give Discover my new phone number.

So this method is actually more secure than you think--it is no less secure than the old method of asking for "private" information, and maybe more secure, since (a) they can keep track of where the **card** activator called from, and (b) they can concentrate the human resources on the 1% of **activation** calls most likely to be fraudulent.

--  
Peter Leppik [leppik@seidel.ncsa.uiuc.edu](mailto:leppik@seidel.ncsa.uiuc.edu)  
Lost in the Information Supercollider  
<http://seidel.ncsa.uiuc.edu/>

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## All messages from thread

From: Winston Edmond ([wbe@psr.com](mailto:wbe@psr.com))  
Subject: Credit Cards with Internet Fraud Insurance  
Newsgroups: [comp.society.privacy](#)  
Date: 1996/05/26

[Message 1 in thread](#)  
[View this article only](#)

A few weeks ago, I got a piece of junk mail asking me to apply for a VISA card. What made the offer unique was that it had the word WEB in big letters on the outside envelope and a novel feature: it explicitly said that the card holder would not be held liable for any charges resulting from the number being stolen in the course of its use over the Internet. This was not limited to encrypted transmission.

That's clearly one way to solve the problem, and one I hadn't even seen mentioned before: the credit card company itself indemnifies the card holder against misuse following theft of the number via the Net. Simple, easily understood by everyone, requires no new technology, and a competitive advantage for their card.

--  
WBE

(Sorry, no, I don't have the name of the bank any more. It was a U.S. bank and looked like a nationwide mailing to me, so maybe others will get a solicitation, too.)

From: John Pettitt ([jpp@software.net](mailto:jpp@software.net))  
Subject: Re: Credit Cards with Internet Fraud Insurance  
Newsgroups: [comp.society.privacy](#)  
Date: 1996/05/31

[Message 2 in thread](#)  
[View this article only](#)

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The intestesting thing here is that you only have \$50 liability anyway and in most cases the bank will wave that (USA - othe countries may vary, as I recall in the UK it's UKL 50). Anyway it's another sales gimmick thats all.

Question: can anybody cite an instance of a card stolen in flight on the net, not the local lan or by breaking into a machine but on the net itself? I can't find one.

The big issue in internet credit card fraud is identity theft, that is somebody gets your card and address the old fashioned way (mostly they talk you our of it) and then they order stuff over the net. In this case the merchant gets stuck with the fraud costs. Thats why merchants like us what so much info before we process a transaction - we are trying to mitigate our fraud risk.

--

John Pettitt jpp@software.net  
VP Engineering, CyberSource Corp. +1 415 473 3065 (V) (fax 3066)

From: Thomas Peters ([tpeters@hns.com](mailto:tpeters@hns.com))  
Subject: Re: Credit Cards with Internet Fraud Insurance  
Newsgroups: [comp.society.privacy](#)  
Date: 1996/05/31

### Message 3 in thread

## **View this article only**

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Since when have card holders been liable for unauthorized charges made with a stolen card number? As long as you don't lose the physical card, you may be inconvenienced by fraud, but you are not liable for the losses. That the card number was disclosed over the web instead of over the phone or in a dumpster is beside the point.

This clever card issuer is giving up something he never had.

--  
Tom Peters

From: Arlene Lea (arlenelea@aol.com)  
Subject: Re: Credit Cards with Internet Fraud Insurance  
Newsgroups: comp.society.privacy  
Date: 1996/06/03

## Message 4 in thread

### [View this article only](#)

Got a call from Discover asking if we had been charging (almost to the max) in San Diego that day. Since I was in LA and my hubby was in Sacramento, you know what had happened. Interestingly, we both had our cards and had not used discover over the net. It seems some sales person either gave the number out or threw away a reciept of some kind letting someone else get our number, print in on a Blank card and then use the new card.

When we got the new ones, there was a sticker saying to call in to activate the cards. Called the number, was told by a computer voice to punch in the card number and that's it. No questions of social security number, date of birth, mother's maiden name, \*nothing\* - just a computer voice saying punch in the numbers.

You can be sure we called and complained the next working day to a human - we got NO satisfaction, but at least we complained. So much for safety in having to activate the cards, any idiot could read the number off the card.

Arlene Lea @aol.com  
All I know is, the choices we make dictate the life we lead.  
To thine own self be true ".

[moderator: I just got a card from the Web Conductor (Block Financial). They asked me to key in the card number and then a part

of my socsocno. They said this was needed to "activate" the card.]

**From:** Peter Leppik ([leppik@seidel.ncsa.uiuc.edu](mailto:leppik@seidel.ncsa.uiuc.edu))  
**Subject:** Re: Credit Cards with Internet Fraud Insurance  
**Newsgroups:** [comp.society.privacy](#)  
**Date:** 1996/06/08

**Message 5 in thread**  
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So this method is actually more secure than you think--it is no less secure than the old method of asking for "private" information, and maybe more secure, since (a) they can keep track of where the card activator called from, and (b) they can concentrate the human resources on the 1% of activation calls most likely to be fraudulent.

--  
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Lost in the Information Supercollider  
<http://seidel.ncsa.uiuc.edu/>

**From:** Thomas Peters ([tpeters@hns.com](mailto:tpeters@hns.com))  
**Subject:** Re: Credit Cards with Internet Fraud Insurance  
**Newsgroups:** [comp.society.privacy](#)  
**Date:** 1996/06/08

**Message 6 in thread**  
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Did you call from home? Was it an 800-number? They probably matched the ANI from the call against your account information. If it hadn't matched, they could transfer you to an operator for the personal info quiz.

Just guessing,

--  
Tom Peters

From: [Mark W. Eichin \(eichin@kitten.gen.ma.us\)](mailto:Mark W. Eichin (eichin@kitten.gen.ma.us))  
Subject: Re: Credit Cards with Internet Fraud Insurance  
Newsgroups: <comp.society.privacy>  
Date: 1996/06/08

[Message 7 in thread](#)

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And a computer at the other end logging the number you called from... and double checking (1) what they have on file as your home number already (2) what city they have listed for your home address. At least one of the cards I've activated in the last year has \*specifically\* said to call from my \*home\* number. It's just a consistency check against where they mailed the card...

From: [mds@access.digex.net \(mds@access.digex.net\)](mailto:mds@access.digex.net)  
Subject: Re: Credit Cards with Internet Fraud Insurance  
Newsgroups: <comp.society.privacy>  
Date: 1996/06/03

[Message 8 in thread](#)

[View this article only](#)

wbe@psr.com (Winston Edmond) writes: A few weeks ago, I got a piece of junk mail asking me to apply for a VISA card. What made the offer unique was that it had the word WEB in big letters on the outside envelope... (Sorry, no, I don't have the name of the bank any more. It was a U.S. bank and looked like a nationwide mailing to me, so maybe others will get a solicitation, too.)

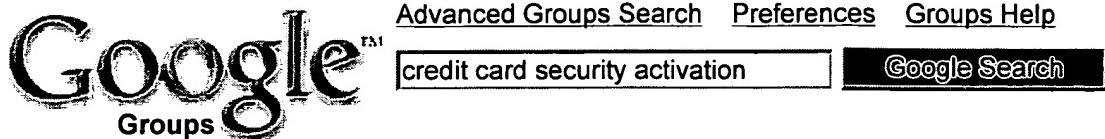
I got the same mailing. It was a bank subsidiary of Block Financial Co., which is presumably related to H&R Block, owner of Compuserve.

=====

Michael D. Sullivan, Bethesda, MD (USA) email: [mds@access.digex.net](mailto:mds@access.digex.net)  
Also online as [avogadro@well.com](mailto:avogadro@well.com) and [71460.1134@compuserve.com](mailto:71460.1134@compuserve.com)

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### Groups search result 2 for credit card security activation

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From: CCS, Inc. ([CCS@CCS.COM](mailto:CCS@CCS.COM))

Search Result 2

Subject: CREDIT!

Newsgroups: [abg.ms-dos](#)

This is the only article in this thread

Date: 1997/04/30

[View: Original Format](#)

INTERNET CREDIT CARD APPROVAL LETTER  
(Activation number: 1-702-256-3000)

CASH ADVANCE APPROVED: YES APPROVAL NUMBER: 603-7970118

CREDIT LIMIT: \$2,500.00 APPROVAL EXPOSES: 5/1/97

CREDIT PROVIDER: CCS BANK AFFILIATION: NONE

CARD ISSUED: CASHPLUS MEMBER STATUS: PENDING

ANNUAL FEE: NONE APR: 11.99%

DEAR FUTURE CARD HOLDER:

Congratulations! You have been approved for a \$2,500.00 unsecured credit line from the Financial Card Division of CCS regardless of past credit.

Your Approval Number is 603-7001113 and your Approved credit line of \$2,500.00 for credit purchase and cash advances will be available once you receive your CashPlus Card\* just by calling now!

As a membership benefit, you will be processed\*\* for an unsecured major credit card with a credit line of up to \$1,000.00 regardless of past credit.

SEND NO MONEY NOW - There is NO SECURITY OR MONEY DEPOSITS required! Call IMMEDIATELY with your approval number to activate your membership and its benefits.

BY ACTING NOW - We'll assign your CashPlus Card within the next 48 hours and then apply your one-time membership fee by the payment method you prefer and give you \$100.00 off your first credit purchase of over \$200.00 with the CashPlus Card just by calling now!

Getting more credit is as simple as calling us today to activate your membership and obtain your pin code for cash advances before your approval expires.

So get the credit you deserve - CALL NOW - 100% Quality assurance and no less!

Sincerely,

E. A. Petersen

President

CALL RIGHT NOW!  
\*\*\*\*\*1-(702)-256-3000\*\*\*\*\*  
FOR IMMEDIATE ACTIVATION AND TO ESTABLISH YOUR CREDIT TODAY!

-----  
Consumer Credit Services hereby known as CCS is not affiliated with Visa or any bank(s) offered to the consumer by CCS. CCS is a credit card referral service and does not issue Visa or Mastercard to the consumer. Some banks require annual or processing fees ranging from twenty to one hundred dollars.

\* CCS does issue the CashPlus card which is subject to terms and conditions set forth by CCS.

\*\* Processing signifies receiving an application directly from a financial institution.

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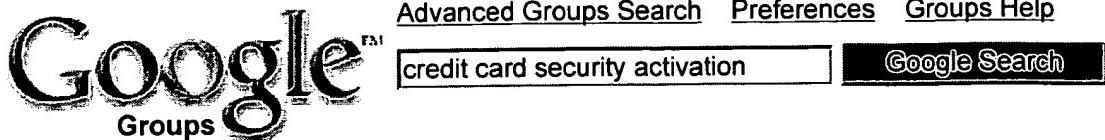
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### Groups search result 4 for credit card security activation

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From: Eric Lee Green ([eric@badtux.org](mailto:eric@badtux.org))

Search Result 4

Subject: Re: Discover card

[View: Complete Thread \(67 articles\)](#)

[Original Format](#)

Newsgroups: misc.consumers

Date: 2003-02-10 07:25:31 PST

In article <MPG.18b1812e60262c1c98a6ce@news.odyssey.net>, Stan Brown ruminated:

> Me <[srhi@comcast.net](mailto:srhi@comcast.net)> wrote in misc.consumers:

>>You're right, I was asked to enter my **credit card** number on the buttons

>>of my phone, then I was asked to hold. Your idea not to hold on is

>>great! I will try your idea the next time a new **credit card** arrives in

>>my mailbox

>

> A little thought would reveal that this probably won't work.

>

> Consider what happens if someone steals the **card** out of your

> mailbox. (The envelopes are easily recognizable because they have no

> identifying markings!) The thief calls the number, punches in the

> **card** number, and has an activated **card**. Where's the **security** in

> that?

>

> Unless the sole purpose of **activation** is to sell you unwanted

> services, some interaction with a live human being must be required

> for **security** reasons, to prevent an unauthorized person starting to

> use the **card**.

Uh uh. Read the fine print. If the **activation** number is called from somewhere else, certainly a human must be involved to ask for identifying information. But if you (\*OR ANYBODY\*) call the **activation** number from your home phone, no human interaction is allowed. I've activated cards where it was all robot -- I called from my home phone, it asked me to plug in my number, and got a 'your **card** is activated' message. Unfortunately, that hasn't been recent experience since the companies figured out that this phone call can force you to listen to advertising....

Thus the **credit card** thief carries a handset to the back of your house, plugs it into the telephone network interface, makes the call, and voila! Where's the **security** in that? (Other than the fact that **credit card** thieves are too stupid to know how to open the phone box and plug in their handset?).

--  
Eric Lee Green GnuPG public key at <http://badtux.org/eric/eric.gpg>  
[mailto:eric@badtux.org](mailto:mailto:eric@badtux.org) Web: <http://www.badtux.org>

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